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ABSTRACT

This resource paper provides an overview of postsecondary education financial aid for students with disabilities. Presented in a question and answer format, the paper covers the various types of financial aid, relevant technical words and phrases, and the process involved in financial aid disbursement. Particular attention is given to those expenses which are considered disability related, and suggestions are made about ways in which some of those expenses may be met. A brief description of Vocational Rehabilitation (VR) agencies, the services that they may provide, and the interaction between the state VR agency and the financial aid office of a postsecondary institution is provided. The paper describes the financial aid application procedure and suggests timelines and resources for individuals seeking financial aid. Finally, suggestions are offered about additional possibilities for financial assistance, such as Supplemental Security Income, social security benefits, Talent Search programs, and private scholarships. Thirty organizations which offer disability-specific scholarships are listed, along with the Internet addresses of helpful Web sites on financial aid and a list of publications offering financial aid information. (CR)

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1997 FINANCIAL AID FOR STUDENTS WITH DISABILITIES

Education beyond high school in the United States is optional but has become a necessary investment in future employment and life satisfaction for many people. Most, however, can't afford to make this investment without some outside monetary assistance in meeting the cost of postsecondary education. Over the years, public and private sources of money have been developed specifically to provide that help for education. As increasing, but limited, amounts of money have become available, a standardized method of determining eligibility has evolved to promote equitable distribution of student financial aid.

Financial aid is based upon a partnership between the student, parents, postsecondary educational institutions, state and federal government, and available private resources. For the student with a disability, the partnership may be extended to include a Vocational Rehabilitation Agency and the Social Security Administration. Such a partnership requires cooperation of all, and an understanding by each of their responsibilities within the financial aid process.

Obtaining financial aid can be a complex process. Laws frequently are amended, and eligibility requirements, policy, and disbursement of governmental funds change each year. As the costs of obtaining postsecondary education rise, keeping informed about changes in the financial aid system becomes imperative. This resource paper provides an overview of financial aid. It also discusses the roles and responsibilities of those who play a significant part in the process of providing aid to students with disabilities. The paper also addresses the financial aid application procedure, and suggests timelines and resources for those individuals seeking financial aid. The information in this paper was based upon the best available information at the time of preparation in the fall of 1996 and reflects information for the 1997-98 school year. The HEATH staff have prepared this resource paper for students, parents, and all professionals who assist students with disabilities to secure financial assistance for postsecondary education.

The discussion below covers the various types of financial aid, the technical words and phrases used to discuss it, and the process involved in its disbursement. Particular attention is given to those expenses which are considered disability related, and suggestions are made about ways in which some of those expenses may be met. There follows a brief description of Vocational Rehabilitation (VR) Agencies, the services that they may provide, and the interaction between the state VR agency and the financial aid office of a postsecondary institution. Finally, suggestions are offered about additional possibilities for financial assistance.

WHAT IS FINANCIAL AID?

Financial aid is designed to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his/her own and family resources are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial aid through the financial aid office of the institution he or she plans to attend. Three types of aid are available:

1. Grants—Gifts and scholarships which do not have to be repaid.
2. Loans—Money borrowed to cover school costs, which must be repaid (usually with interest) over a specified period of time (usually after the student has left school or graduated).
3. Work—Employment which enables a student to earn a portion of school costs during or between periods of enrollment.

The federal government contributes to all three types of student financial aid. These programs are explained in a booklet called **Funding Your Education 1997-98** from the U.S. Department of Education. Free copies of this booklet may be obtained by writing Federal Student Aid Programs, Box 84, Washington, DC 20044 or by calling 800-433-3243 or 800-730-8913 (TTY). The programs described in the booklet are:

1. Federal Pell Grants
2. Federal Supplemental Educational Opportunity Grants (FSEOG)
3. Federal Work-Study (FWS)
4. Federal Perkins Loans
5. Federal Family Education Loans (FFEL) including:
   a. Federal Stafford Loans (subsidized and unsubsidized)
   b. Federal PLUS Loans
6. Direct Loans including:
   a. Direct Subsidized Loans
   b. Direct Unsubsidized Loans
   c. Direct PLUS Loans

All of these programs except the unsubsidized and PLUS loans, are based upon financial need of the stu-

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dent, and his or her family. Although the PLUS and unsubsidized loan programs do not take into account any family contribution, neither (individually or combined) can exceed the difference between the student's cost of attending a postsecondary institution and the student's other financial aid (including scholarships).

Generally, a postsecondary school participates in either the Federal Family Education Loan Program or in the Direct Loan Program. A student may not borrow both a Federal Stafford and a Direct Loan for the same period of enrollment, nor may a parent borrow both a Federal PLUS and a Direct PLUS simultaneously for the same student. The terms and conditions of the Direct Loan programs mirror those of the FFEL programs, except that the Direct Loan programs carry additional repayment options.

A program of national and community service, authorized under the National and Community Service Trust Act of 1993, is also available. This program provides individuals ages 17 and over the opportunity to earn education awards of $4,725 in exchange for full-time service of at least one year or part-time service of at least two years in an approved program of community service. An individual is eligible to serve up to two terms and earn up to two education awards. For more information about exchanging national or community service for educational funding, contact AmeriCorps at 1-800-942-2677 or visit the web site at http://www.CNS.gov/americ-a. html.

Some colleges, states, and other entities may also offer aid that is merit-based, which means that funds are provided to students without regard to financial need, if certain conditions (such as high grades) are met. The financial aid administrator at the school of your choice is the best resource for locating merit-based or any other financial aid resources for attending that school.

WHAT IS THE FAMILY CONTRIBUTION?

The family contribution is the amount of money the **family** of a student is expected to contribute toward college expenses. The **family** includes the student and the student's parents in the case of a dependent student, or the student (and spouse, if any) in the case of an independent student. The amount the family is expected to contribute is calculated by a standardized formula that takes into account the family's financial resources (income and assets), family size, and basic living expenses.

The calculation of family contribution is based on information provided by the student's family on a standardized need analysis form. All students applying for Federal financial assistance are required to complete the Free Application for federal Student Aid (FAFSA). There is no charge to the student or the student's family for processing this form or for determining the student's eligibility for federal financial assistance.

There is one other type of FAFSA, the Renewal FAFSA. This document may also be used to apply for federal student aid but will be generated only for individuals who filed a FAFSA during the previous award year. The form will include preprinted information, spaces for corrections to that information, and specific questions that must be answered by all applicants.

Students who are also applying for non-federal financial assistance from schools or from their state of residence may be required to complete an additional form, and the student may be required to pay a fee for processing the information on the additional form.

It is advisable to check with the financial aid offices of the schools that you are interested in attending to determine what additional forms for non-federal assistance you should file.

The financial aid office can also tell you about the availability of state aid and whether an additional form is needed for the state aid. If you reside in a state other than the one in which the school is located, the school can tell you where to obtain this information for the state in which you reside. The financial aid office can either supply you with any additional forms needed to apply for state aid or tell you how to obtain that form.

Some students are not expected to receive financial support from their parents toward a postsecondary education program. A student may qualify as *financially independent* if he or she: is 24 years of age or older by December 31 of the award year (12/31/97 for the 1997-98 award year); is a veteran of the armed forces of the United States; will be a graduate or professional student for 1997-98; is an orphan or ward of the court; is married; has legal dependents other than a spouse; or is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances.

The family contribution of an independent student is calculated based upon the income and assets of the student (and spouse, if married.)

WHAT IS THE COST OF ATTENDANCE?

Each school must estimate the costs a student will reasonably encounter in order to attend that school. Cost of attendance will always include a figure for tuition

FINANCIAL NEED

Educational Expenses		Family Contribution		Financial Need
Tuition, fees, books and supplies, room, board, transportation, personal expenses, dependent care, expenses related to disability; study abroad costs; cooperative education costs.	–	Amount family and/or student is expected to contribute toward cost of education (contribution from income or assets, social security benefits, welfare, etc.).	=	May be met by financial aid package (see subheading "What is a financial aid package?" on page 4).

*Some expenses may not be considered in the determination of financial need. See the subheading "What expenses are considered disability-related?" (See page 4.)

	SCHOOL A	SCHOOL B
COST OF ATTENDANCE	$5,000	$10,000
FAMILY CONTRIBUTION	$1,000	$ 1,000
Need for Financial Aid (cost minus family contribution)	**$4,000**	**$ 9,000**
SOURCES OF FINANCIAL AID		
Federal Pell Grant	$1,100	$ 1,100
Federal Campus-based Aid (FSEOG, Work-Study, Perkins)	$1,500	$ 3,000
Aid from Institution	$ 400	$ 2,000
Federal Stafford Loan	$1,000	$ 2,500
Total Financial Aid	**$4,000**	**$ 8,600**
Total Unmet Financial Need (to be met from outside sources: additional family contribution, additional FFEL or direct loans for parents or students, private employment, local/ disability-specific scholarships, etc.)	**$ 0**	**$ 400**

and fees. Supplies needed for course work are sometimes included in tuition, but more often books and supplies are estimated separately. Cost of attendance should also include estimates for living expenses, primarily room and board but also a moderate amount for personal and miscellaneous expenses. Cost of attendance is sometimes called cost of education, or student budget.

For students living in dormitories or other local housing, cost of attendance estimates should include transportation for trips between the student's home and the school at the beginning and end of the period of attendance, as well as any breaks during which the school closes its housing facilities. For a student commuting daily from home, transportation includes a reasonable amount for commuting, usually using public transportation if it is available. Purchase of a car for commuting purposes may not be considered an educational-related cost, although upkeep of a car during the student's enrollment may be included.

In addition, costs related to a student's particular personal circumstances may also be included if they are incurred as a result of attending the school. For example, day-care costs for students with dependent children should be considered when determining the cost of attendance. Expenses associated with a period of study abroad that is part of the student's educational program, or during a cooperative education experience, may also increase a student's cost of attendance. Costs related to a student's disability may also be included under certain circumstances (see page 4). A student who believes his or her costs are higher than the standard estimated by the school should ask to speak with the school's financial aid administrator.

Whether a student is taking classes on a full-time basis or part-time may also impact his or her cost of attendance. A student's "enrollment status" is usually measured as full-time, three-quarter time, half-time, or less than half-time. The actual definition of these measurements may vary at different schools, but federal rules establish certain minimum definitions that must be used when determining the amount of the student's federal financial aid. Although a school may increase the amount of work required to classify a student as full-time, the school may not reduce the federal minimum definition for any reason. However, a school may allow a student with unusual circumstances (such as a disability) extra time to complete his or her program, and may award financial aid during the extra terms or periods of enrollment.

The amount of tuition estimated for a student attending on a part-time basis is generally less than the amount charged for full-time attendance. The allowances for books and travel might also be less for a part-time student. Allowances for room and board and certain other costs are eliminated entirely for students who attend less than half-time. In addition to affecting a student's cost of attendance, part-time enrollment directly affects the maximum amount allowable under certain aid programs.

WHAT IS FINANCIAL NEED?

The financial need of the student is the difference between the student's educational expenses and the amount of money the family is expected to contribute. In general terms, the formula to determine financial need is shown in the box on page 2.

There is no guarantee, however, that any one institution will be able to meet the total financial need of a student, disabled or not.

WHAT IS THE FINANCIAL AID PROCESS?

The financial aid process is designed to serve equitably over 15 million applicants at more than 7,000 postsecondary educational institutions. The scope of the financial aid system requires that the application process be standardized. Describing special circumstances or needs, therefore, may require additional effort on the part of the applicant. Applicants who have special needs, such as disability-related expenses, should express those needs to the aid administrator at the postsecondary institution. Because of the complexity of the system, however, they must take care to express those needs within the context of the system as explained below.

According to many directors of financial aid, taking care to be early and accurate in applying for aid is the most important step in the financial aid process. However, completing the financial aid application form requires you to report actual or estimated income tax information well in advance of the April 15th Internal Revenue Service (IRS) tax filing deadline. Having this information available months before a family usually prepares the income tax form calls for advanced planning. Campus financial aid administrators suggest that a family complete or estimate the tax information in time to complete the FAFSA and any

additional non-federal forms by the school's deadline. If the actual IRS tax information is different from the estimate, send an amended report when it is available to the financial aid administrator rather than delay sending the form in the first place. If an individual's processed aid application is not received by the date specified by the school, the student may lose priority for many forms of aid, both federal and institutional. The school's deadline may be as early as a date in January or February, 1997, for the 1997-98 academic year. If the family reports only partial information, such as that obtained from W-2 forms, rather than complete financial information from the 1040 or other IRS forms, corrections will be necessary, causing potentially costly delays. Students and their families should be aware that because aid application deadlines may vary from school to school and may call for differing information, a very early and accurate preparation is necessary so that all deadlines can be met with appropriate information. If the school requests documentation of application information, such as signed tax returns or verification statements, the family must comply by the deadlines for those documents to keep the aid application process on track.

It is also important to note that students must reapply *every year*.

WHAT IS A FINANCIAL AID PACKAGE?

A financial aid package is a combination of financial aid resources (grants, loans, work) put together by the college financial aid administrator and designed to meet, as closely as possible, a student's individual financial need. The amount and types of assistance in a package depend on the cost of attendance at a particular institution, the student's need, availability of funds at the institution, and funds available from outside sources. Thus, a student may be offered two different financial aid packages if he or she applies to two different schools. It pays for a student to compare not only the dollars offered, but also the composition of the financial aid package each institution offers. The following examples illustrate different packages of financial aid which a student might be offered at two different schools: School A, which costs $5,000 to attend and School B, which costs $10,000. (See box on page 3.)

Note: The aid amounts are for illustration purposes only and do not necessarily reflect actual amounts a student could expect from a similar school.

In the examples above, School B offers $8,600 this year, whereas School A offers less than half of that. However, if the student chooses School B, he/ she must find $400 more than the expected family contribution. On the other hand, School B may have the academic program of choice and necessary support services. Thus, the student may believe that in the long run, School B is the right choice.

In addition to comparing the total dollars offered in aid by each school, however, students need to consider level of indebtedness, terms of loan repayment, and the school's policy on how the aid packages are constructed in subsequent years. Students, their families, financial aid personnel, and, where relevant, rehabilitation counselors of students with disabilities are concerned about what level of indebtedness a student can reasonably repay upon completion of education. Often career choices determine (or are determined by) level of indebtedness from loans and terms of repayment of financial aid loans.

From year to year financial aid administrators may vary the combination of grant, loan, and work-study money in a student's aid package, emphasizing loans for freshmen and work-study or scholarships in later school years—or the other way around. There might not be a uniform policy on financial aid package combinations over time. It is definitely appropriate to ask the financial aid administrator what the school's policy is beyond the first year of study.

WHAT EXPENSES ARE CONSIDERED DISABILITY RELATED?

The student with a disability is often faced with additional expenses not incurred by other students. These may include:

- special equipment (related to the disability) and its maintenance;
- expenses of services for personal use or study, such as readers, interpreters, note takers, or personal care attendants;
- transportation necessary to pursue an academic program, if regular transportation is not accessible;
- medical expenses relating directly to the individual's disability that are not covered by insurance.

Students should be sure to inform the aid administrator of disability-related expenses that may previously have been covered by the family budget. These may include food and veterinary bills for guide dogs, batteries for hearing aids and a Telecommunication Device for the Deaf (TDD) [now called a Typed Text or TTY], or the cost of recruiting and training readers or personal care attendants.

Often, leaving home necessitates the purchase of new or additional equipment that will allow the student to be independent at school. For example, the student's secondary school may have furnished an adapted computer or other disability-related equipment necessary for use in school, but that equipment belongs to and remains at the high school after the student graduates. Students with disabilities should seek assistance from the Office of Disability Support Services and/or Financial Aid Office to determine disability-related expenses.

Once these expenses are identified, students should provide the financial aid administrator with documentation of any disability-related expense which is required to ensure attainment of the student's educational goal. Depending upon the institution, documentation may be simply a written statement of explanation by the student or an official statement by a doctor or Vocational Rehabilitation counselor. To be certain, the student should check with the Financial Aid Office.

Some of the special equipment and support services may be available at the postsecondary institution, through public and private community organizations, the state Vocational Rehabilitation Agency, or organizations of and for people with disabilities. The student should check with the Student Services Personnel, 504 Coordinator, or Office of Disability Support Services at the postsecondary institution. Probably the most valuable resource to a new student is the network of students with disabilities already on campus.

Disabled students who have had similar experiences and similar needs are likely to have practical advice and low-cost solutions to problems that students with disabilities frequently meet.

Regardless of whether the student is able to obtain any special equipment or services through the institution or elsewhere, it is still important to let the financial aid administrator know of any anticipated expenses. Such information is considered in the determination of the student's financial need, on which all aid decisions are based. *It is also important to understand that disability-related expenses that are covered by other assisting agencies cannot also be covered by financial aid from the school.*

HOW DOES VOCATIONAL REHABILITATION FIT INTO THE FINANCIAL AID PROCESS?

Assistance to students with disabilities is often provided by state Vocational Rehabilitation (VR) Agencies. In some states there are two agencies: a general agency and one for persons who are blind or visually impaired. In other states, there is one agency serving all persons with disabilities. State Vocational Rehabilitation Agency titles vary from state to state, and thus may be hard to locate in the telephone directory. You may contact a state education agency, public library, or Governor's Committee on Employment of People with Disabilities for the telephone number and address of your local VR agency.

The local Vocational Rehabilitation Agency has VR counselors who can help a person with a disability determine eligibility for assistance. The VR program is an eligibility program, rather than an entitlement program. To be eligible for services, an individual must have an impairment that results in a substantial impediment to employment and can benefit from and requires VR services for employment. The primary goal of a VR counselor is to assist the client in becoming employed; therefore, the counselor will look closely at a student's educational plans in terms of job potential. While initial counseling and evaluation are open to all, the counselor may determine that a client is not eligible for other services based on state agency policies governing economic need, order of selection, and other policies of the agency.

Among the services that may be provided by VR Agencies to a student who is a client are:

- Tuition expenses;
- Reader services for persons who are blind or learning disabled and interpreter services for people who are hearing impaired; individually prescribed aids and devices, which are authorized in advance in an Individualized Written Rehabilitation Program (IWRP) developed jointly by the client and the counselor;
- Telecommunications, sensory, and other technological aids and devices;
- Other goods and services that help render an individual who is handicapped employable.

The above items may differ from state to state, or be subject to a test of a client's ability to pay or the use of available resources from another social service agency, before a commitment of VR funds is made. To understand why there are differences among and between states' VR programs, one needs to know that the U.S. Department of Education, Rehabilitation Services Administration (RSA) administers the Rehabilitation Act, but each participating state administers its own program through the provisions of a state plan which has been developed under the guidelines of the Act and approved by RSA. For additional information request **Vocational Rehabilitation Services—A Consumer Guide for Postsecondary Students from HEATH.**

IS THERE COORDINATION BETWEEN THE VOCATIONAL REHABILITATION AGENCIES AND THE FINANCIAL AID OFFICES?

Most states have developed working agreements between state associations of financial aid administrators and Vocational Rehabilitation administrators. These agreements, while not legally binding, allow for a coordinated effort in providing funds for students with disabilities in participating states. The agreement, or memorandum of understanding, establishes the process a VR agency and postsecondary educational institution should follow in determining the aid to be granted to the VR client/student. Students served by VR are required to apply for student financial aid under the guidelines of the Vocational Rehabilitation/ Financial Aid Cooperative Agreements discussed below.

Through standardized information exchange forms, the two offices (VR and financial aid) are kept abreast of what the other is doing. The process is not a simple one; it takes time and requires a constant determined effort by both offices and the student. Often a student's aid package is recalculated several times as any new information is provided by either office.

The best advice for a student with a disability in the quest for financial assistance is to contact *as early as possible* both the VR agency where the student is a client and the financial aid office of the institution that the student plans to attend to be sure to meet both their deadlines. The institution will determine the student's eligibility for student financial assistance and develop an award package. Meanwhile, VR will also determine the student's additional disability-related needs, and, if possible, award funds. Whatever is not covered by the VR agency can be recalculated by the institution into the student's expenses and, if funds allow, the student's aid increased. Even with excellent cooperation between the financial aid administrator and the Vocational Rehabilitation counselor, there still may be remaining need for additional family contribution or loans.

IS FINANCIAL AID AVAILABLE FOR GRADUATE STUDY?

The increasing importance of graduate or professional study as part of the educational process has caused concern over the availability of funds for graduate study. After a student completes an undergraduate degree program, he or she is no longer eligible for certain sources of federal and state funds. Other programs may serve graduate students, but only after all undergraduates have been served. Because there is the expectation of employability after completion of a technical, com-

SCHOLARSHIP AND FINANCIAL AID RESOURCES

Scholarships specifically designated for students with disabilities are extremely limited. Students are urged to read the publications listed in the Selected Resources section of this paper and to pursue the scholarships available for qualities other than disability. Listed below are organizations which offer the few disability-specific scholarships that have come to HEATH staff attention.

Alexander Graham Bell Association of the Deaf
3417 Volta Place, N.W.
Washington, DC 20007-2778
(202) 337-5220 (voice/TTY)
(limited to individuals who are deaf or hard of hearing)

American Council of the Blind
1155 15th Street, N.W., Suite 720
Washington, DC 20005
(800) 424-8666 (3:00–5:30 p.m. EST) or (202) 467-5081
(limited to individuals who are blind or visually impaired)

American Foundation for the Blind
11 Penn Plaza, Suite 300
New York, NY 10001
(800) 232-5463 or
(212) 502-7661

Association for Education and Rehabilitation of the Blind and Visually Impaired
206 North Washington Street
Suite 320
Alexandria, VA 22314
(703) 548-1884

Bridge Endowment Fund
Scholarship Office
National FFA Center
P.O. Box 15160
Alexandria, VA 22309-0160
(703) 360-3600
(limited to physically disabled FFA members pursuing degrees at four-year colleges or universities)

Blinded Veterans Association
477 H St., N.W.
Washington, DC 20001-2694
(800) 669-7079 or
(202) 371-8880
(limited to children and spouses of blinded veterans)

Central Intelligence Agency (CIA)
Personnel Representative
Undergraduate Scholar Program
P.O. Box 12727
Arlington, VA 22209-8727
(800) JOBSCIA or (703) 482-0677

Chairscholars Foundation, Inc.
"Doc" and Alicia Keim
Silver Dollar Ranch
17000 Patterson Road, Unit #38
Odessa, FL 33556
(813) 920-2737
(limited to high school seniors and college freshmen who are wheelchair users)

Council of Citizens with Low Vision International (CCLV)
909 SW College Street
Topeka, KS 66606
(800) 733-2258 or (913) 233-3339

Electronic Industries Foundation (EIF)
919 18th Street, N.W., Suite 900
Washington, DC 20006
(202) 955-5814 or
(202) 955-5836 (TTY)
Contact Marcie Vorac
(limited to students with disabilities who are preparing to enter a technical or scientific field supporting electronic industry)

Foundation for Exceptional Children
1920 Association Drive
Reston, VA 22091
(703) 620-1054

Foundation for Science and Disability, Inc.
Richard Mankin, Grants Committee Chair
503 NW 89th Street
Gainesville, FL 32607-1400
(limited to science students with a disability entering a Master's degree program in engineering, math, computer science, or medicine)

The Geoffrey Foundation
P.O. Box 1112
Ocean Avenue
Kennebunkport, ME 04046
(207) 967-5798
(limited to students who are deaf or hard of hearing and utilizing an auditory/verbal approach to communication)

Graduate Fellowship Fund
Gallaudet University Alumni Association
Alumni Office
Gallaudet University
800 Florida Avenue, NE
Washington, DC 20002
(202) 651-5060 (Voice/TTY)
(limited to Ph.D. students who are hearing impaired)

Immune Deficiency Foundation
25 West Chesapeake Avenue
Suite 206
Towson, MD 21204
(800) 296-4433
(limited to students with primary genetic immune deficiency)

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Jewish Braille Institute of America
110 E. 30th Street
New York, NY 10016
(212) 889-2525
(offered to students who wish to become rabbis, cantors or Jewish educators)

La Sertoma International
5831 Outlook
Suite 10
Mission, KS 66202
(913) 362-3119
(limited to graduate students who are preparing to assist people who are blind)

Lighthouse, Inc.
111 E. 59th Street
New York, NY 10022
(212) 821-9559
(limited to legally blind students who attend schools and have legal addresses in one of these states: NY, NJ, CT, PA, and New England States)

National Association of the Deaf
Stokoe Scholarship
814 Thayer Avenue
Silver Spring, MD 20910
(301) 587-1788 (voice) or
(301) 587-1789 (TTY)
(limited to graduate students who are deaf and hard of hearing)

National Clearinghouse for Professions in Special Education
The Council for Exceptional Children
1920 Association Drive
Reston, VA 20191-1589
(703) 264-9476 or
(703) 264-9480 (TTY) or
(800) 641-7824
(limited to those who are preparing to enter the field of Special Education)

National Federation of the Blind
1800 Johnson Street
Baltimore, MD 21230
(410) 659-9314

National Hemophilia Foundation
110 Greene Street
New York, NY 10012
(800) 42-HANDI

National 4-H Council
7100 Connecticut Avenue
Chevy Chase, MD 20815
(301) 961-2800

Parke Davis Epilepsy Scholarship Award
c/o IntraMed
1180 Avenue of the Americas
New York, NY 10036
attn: John Bayliss
(800) 292-7373 or (800) AWARD-PD
(limited to students with epilepsy who are pursuing a college education)

The President's Committee on Employment of People with Disabilities
1331 F Street, NW,
Washington, DC 20004
(202) 376-6200

Recording for the Blind and Dyslexic
20 Rozelle Road
Princeton, NJ 08540
(609) 452-0606
(limited to students who are blind/or visually impaired or who have learning disabilities)

Spina Bifida Association of America
4590 MacArthur Blvd., NW,
Suite 250
Washington, DC 20007-4226
(800) 621-3141 or
(202) 944-3285

Venture Clubs Student Aid Award and Venture Clubs of America Handicapped Student Scholarship
Two Penn Center Plaza
Philadelphia, PA 19102-1883
(215) 557-9300

Very Special Arts Young Soloists Program
Education Office
John F. Kennedy Center for the Performing Arts
Washington, DC 20566
(800) 933-8721 or (202) 628-2800 or (202) 737-0645 (TTY)
(limited to students ages 25 and under studying selected musical instruments)

Yellow Ribbon Scholarship
National Tour Foundation
546 East Main Street
Lexington, KY 40508
(800) 682-8886
(limited to students with physical and/or sensory disabilities who are planning a career in the travel & tourism industry)
Washington, DC 20566
(202) 628-2800
(202) 737-0645 (TTY)

Colleges and universities may offer specific scholarships for students with disabilities. Students should contact the Financial Aid office at each school to which they are applying to find out about such disability-related aid. In addition, students and counselors may consult the **Directory of College Facilities and Services for People with Disabilities.** Fourth Edition (1996). This **Directory** is published by The Oryx Press, 4041 North Central at Indian School Road, Phoenix, Arizona 85012-3397. The 423 page **Directory** contains an Index of Institutions which offer special financial aid programs. Libraries and guidance/counseling offices may wish to purchase this **Directory,** which is available for $115.00 from the publisher.

munity college, or undergraduate degree program, state VR agencies may be reluctant to fund graduate studies. Nevertheless, there are sources of funding available specifically for advanced degrees.

Many students use the traditional routes of institutional scholarships in the field of study, part-time or alternate semester employment, loans, savings, assistantships, and family contributions as the primary routes to the graduate degree. The graduate school or academic department can provide information about funding.

ARE THERE OTHER POSSIBLE SOURCES FOR FINANCIAL ASSISTANCE?

Supplemental Security Income

Supplemental Security Income (SSI) is a federal program set up to provide financial assistance to persons who are aged, blind, and disabled who have little or no income and resources. The amount of SSI payment is dependent upon the income and resources of the client. (If the student is under 18, some of the parent's income and resources will be included.) The student should be aware that earnings from work-study or other work may affect SSI benefits. If the Social Security Administration approves a **Plan for Achieving Self Support,** the student would be able to set aside income and resources that are being used toward a specific vocational goal (tuition, savings for equipment or other needs) and continue to receive SSI payments. Plans can be developed by Vocational Rehabilitation counselors, public or private social agencies or groups, anyone assisting the student, or by the student. For more information regarding SSI and the Plan for Achieving Self Support contact the local Social Security Administration office.

Social Security Benefits

The Social Security Disability Insurance (SSDI) program allows workers and eligible dependents to receive monthly cash benefits because of a period of disability. A student who has been employed may file based on his or her own work record. If the parents of a student with a disability have filed for Social Security or if a parent is deceased, the student may also qualify for dependents' benefits based on the parent's work record. For further information on the student provisions and eligibility requirements of the various Social Security programs, contact the local Social Security Administration Office.

Talent Search, Educational Opportunity Centers, and Special Services for Disadvantaged Students

Talent Search and Educational Opportunity Centers are federally funded programs located at various sites across the country. Some are part of a postsecondary institution and some have been established as part of a private or public organization. These programs were set up to provide counseling and other services to disadvantaged students and students with disabilities. One of the responsibilities of the program is to help place students and sometimes help to negotiate financial assistance for students with the postsecondary institution. Many colleges also have federally funded programs of services for disadvantaged students, including students with disabilities. These programs provide some services, academic assistance, and may provide financial assistance as well. Because each program is individualized to a specific campus, check with the campus of your choice to determine if there is a Special Services Program, and what services are offered.

For more information on the location of Talent Search, Educational Opportunity Centers, and Special Services Programs, contact Division of Student Service, 1250 Maryland Avenue, SW, Portals Building, Suite 600, Washington, DC 20202-5249.

State Programs

Most states now have some form of student assistance. These programs vary by state. To find out the details of state grants and loans, students should contact their high school counselor or college financial aid administrator.

Private Scholarships

A variety of unique situations, which may have nothing to do with disability, may make a student eligible for private scholarships. They may include parents' place or type of work, military experience, and ethnic background; student's career goals; religious affiliation; extracurricular activities, etc. Such scholarships may be researched by purchasing or borrowing books about financial aid from a school or public library. Several of these are mentioned in the bibliography at the end of this paper. *There are very few scholarships available for persons whose unique situation is disability.* Since there is not a central list of scholarships for students with disabilities, HEATH staff have surveyed organizations and foundations across the country and developed a listing of organizations which do provide scholarships for persons with particular disabilities. Note that the amount of money from one of the disability scholarships may be token and ceremonial rather than substantial. Disability organization scholarships are generally $500 to $1,000 per year.

In general, the best resource for all students, including those with disabilities, is the financial aid administrator at the colleges being considered. The financial aid administrator has been trained to understand and explain the complex system of financial aid. In addition, the financial aid administrator will be familiar with local, state, and private sources of funding, and able to tie these together with institutional resources to create the most advantageous financial aid package for the student.

However, any problems encountered in applying to a school, or in completing the financial aid application in a thorough and timely manner, could adversely affect the quality of any financial aid package for which a student may be eligible. Students may apply to and "shop" among several colleges for the most advantageous combination of academic excellence and financial aid available. Due to the lead time involved in the college/financial aid process, "smart shoppers" will begin the process of looking for a school and preparing to apply for financial aid up to two years in advance of high school graduation.

The **International Kiwanis Club** recommends checking with local Kiwanis organizations to see if they offer scholarships. To find the number of the local chapter, call (317) 875-8755.

The **Elks Grand Lodge** in Winton, NC may be contacted for scholarships at (919) 358-7661.

Local chapters of the **Rotary Club** offer scholarships for overseas study. Call (202) 638-3555 for more information.

The **Lions Club International** may be contacted at (708) 571-5466 to find the telephone number for the District Governor in your area.

Another possible source of funds may be the **National Association of American Business Clubs** at P.O. Box 5127, High Point, NC 27262, (910) 869-2166.

Scholarship Search Services

Entrepreneurs in many cities have established scholarship search services which have information about thousands of scholarships nationwide and which provide—for a fee—lists of those appropriate for individual clients. These services usually charge a fee ranging from $50 to $85, and can be found in the yellow pages or from a long-distance information operator in various large cities (San Francisco, New York, Houston, and others) under names such as Scholarship Information Service or Scholarship Search. As with any other service for which there is a fee, callers should request a written list of exactly what they will get for their investment and what has been the experience of the business in identifying scholarships for students with disabilities. In a telephone survey of such places in several cities, HEATH staff found that some are computerized, while others are operated by individual researchers. None of the computerized search services contacted had specific descriptors for handicaps; thus, the computer cannot list scholarships specifically intended for students with general or specific disabilities. The computer will, however, list funds available to students by geographical area, interest, school attending, professional, civic, or religious affiliations. Most of these services do not have a large database of disability-related information, but could prove a useful resource for some students. They often offer assistance (for an additional fee) in college selection and preparation of the financial aid application. The **National Scholarship Service and Fund for Negro Students** offers a scholarship search for $35 to any student. Contact NSSFNS, 250 Auburn Avenue, NW, Suite 500, Atlanta, GA 30303. (404) 577-3990.

NOTE: High school guidance departments are often able to do computerized searches of this nature at no cost to students. Students should inquire about a computerized scholarship search at their own school.

Internet Searches

Students with Internet access will find a wealth of information about how to complete the FAFSA , as well as additional grants and scholarships for which they may apply. The following Web addresses are listed to facilitate an electronic search. Notice that many Web sites offer links to other related sites.

1. **Easy Access for Students and Institutions** (EASI). Information about the financial aid system is offered here: http://easi.ed.gov/project.html
2. **The Financial Aid Information Page** is a comprehensive resource which will connect students with mailing lists, news groups, loan information, and scholarships for special interest groups such as females, minorities, veterans, etc.: http://www.finaid.org
3. **FAFSA Express.** Students may download, complete, and file the FAFSA electronically from this site: http://www.ed.gov/offices/OPE/express.html or call the FAFSA Express Customer Service Line for more information at 800-801-0576.
4. **College Board Home Page** includes an instant profile search of available grants and scholarships: http://www.collegeboard.org/
5. **Student Loan Information Page:** http://www.studentloan.com

Foundation Center

The **Foundation Center,** with headquarters in Washington, DC and New York and cooperating collections in nearly 100 cities across the country, can provide names of private foundations which donate money for particular activities or causes. The **Foundation Center** has a volume of listings called **Foundation Grants for Individuals** arranged in broad categories. It can be used there or purchased for $65 + $4.50 for shipping and handling. To find the address of the nearest cooperating collection call (800) 424-9836 toll free. (No information other than address can be given over the telephone.)

SELECTED RESOURCES

Toll Free Number (800) 433-3243 / (800) 730-8913 (TTY) may be used by seekers of federal student financial aid information. Toll free calls from all 50 states and Puerto Rico can be made from 9 a.m. to 5:30 p.m. EST Monday through Friday. Callers will receive a recorded message and be asked to remain on the line if they need additional information or if they have a specific question. Inquirers to HEATH and HEATH staff report that the toll free service provides useful information and is staffed by knowledgeable people.

Funding Your Education 1997-98 from the U.S. Department of Education is a booklet which describes the federal student aid programs. The booklet is widely available in school and public libraries or can be ordered free by writing Federal Student Aid Programs, Box 84, Washington, DC 20044 or by calling (800) 433-3243.

Applying for Financial Aid is a four-page newspaper developed by the American College Testing Service that covers the basic information that students and parents need to know. Sample calculations are provided as are sources of financial aid. **Applying for Financial Aid** is available in college financial aid offices or can be obtained by requesting it in writing from ACT-91, P.O. Box 168, Iowa City, IA 52243 or by calling (319) 337-1615.

Dollars for College: The quick guide to financial aid for students with disabilities (1997), edited by Elizabeth A. Olson, is a compendium of 525 listings of organizations (including state rehabilitation services, training programs, some colleges and universities, and those serving veterans) which offer some type of financial aid for students with disabilities, or offer programs to train people with or without disabilities to prepare to work in the disability service field. In addition, there are several annotated lists of organizations established to assist persons with disabilities in areas other than financial aid. There is a description of Federal Financial Aid Programs, a glossary of Financial Aid Terminology, a section of Useful Books, and contact information for a

short list of Associations Concerned with Persons with Disabilities. The Index assists readers to locate programs of relevance to their own needs. Dollars for College , one of a series of special focus books on the subject, is available for $7.95 from Garrett Park Press, PO Box 190B, Garrett Park, MD 20896. (301) 946-2553.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid (1997-98) is one of many new special focus guides produced regularly by Octameron Associates. This 140-page book is full of useful strategies, helpful hints, and good solid planning information, as well as information on the Reauthorization of the Higher Education Act, and includes a brief section about students with disabilities. Others in the series cover academic scholarships, college grants, loans, cooperative education opportunities, admissions, campus visits, and transition from high school to college. **Don't Miss Out** is available by prepaying $9.50 postage paid to Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. You can also request a brochure describing the whole series.

Paying For College: A Guide For Parents (1994), by Gerald Krefetz for The College Board, incorporates the 1986 Tax Reform Act regulations to provide parents with practical advice. The 154-page book covers a range of sound financial management strategies for saving, investing, borrowing, and establishing credit for parents of teenagers as well as young children. There is an extensive glossary to clarify financial terms, appendixes providing an individual tax table, a gift tax table, an income tax rate schedule for trusts, and information on interest rates and yields. Available by prepaying $14 plus $3.95 handling charge to College Board, College Board Publications, Box 886, New York, NY 10101-0886.

Need A Lift? To Educational Opportunities, Careers, Loans, Scholarships, Employment (annual edition) is a publication of the American Legion covering sources of financial aid and the financial aid process. Special emphasis is given to programs for children of deceased or disabled veterans, but the information is designed to be of service to all students. The 120-page booklet contains sources of scholarships, cooperative education programs, and sources of career information. Available for $3 from American Legion National Emblem Sales, Box 1050, Indianapolis, IN 46206, attn: Need A Lift.

The College Financial Aid Emergency Kit (1995–96), by Joyce Lain Kennedy and Dr. Herm Davis, while not disability specific at all, is one of the clearest and most useful small booklets available on the subject of utilizing the regular financial aid system to full advantage. Basic terms are defined, and needs for money immediately, soon, and in the future are addressed. Kennedy and Davis, who are especially experienced in clarifying all aspects of financial aid, describe ten steps to simplify the application process, alternative strategies for financing a college education, and numerous borrowing tips. Locating scholarships, grants, and other gifts are described, as are several save-ahead plans for those who have a few years before the actual college or graduate school dollars are to be spent. A realistic list of suggested reading concludes this 40-page booklet. Available by mail for $5.50 from Sun Features, Inc., Box 368, Cardiff, CA 92007 (include a self-addressed stamped envelope with 55¢ postage).

Financial Aid for the Disabled and Their Families (1996-98), by Gail Ann Schlachter and R. David Weber, promises to inform readers about the 900 programs that have been established just for the disabled or members of their family. The book is a useful and comprehensive resource for librarians and counselors, but promises more than it really delivers. The book is well organized for use since it has chapters about financial aid for people with specific disabilities, and there are sections of each chapter for both undergraduate and graduate education, but entries are double, and triple, counted so as to inflate the total number of scholarships and other aids included.

The book is available for $38.50 plus $4.00 for shipping and handling from Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070 or call (415) 594-0743.

The Big Book of Minority Opportunities (1995), edited by Willis L. Johnson, lists employment opportunities, financial aid sources, and career information services for members of minority groups. Although the volume is not specifically for those with disabilities, HEATH staff suggest that some of our many callers who ask about financial aid may find it an important resource. This well-organized directory lists over 4,000 general sources of financial aid. Programs cited include scholarships, fellowships, and loans for college study; job training and retraining activities; summer employment and internship options; occupational information and career-guidance assistance; and employment skills banks and talent bank services. Most programs listed are open to minority group members. Available by paying $35.00 prepaid to Garrett Park Press, P.O. Box 190A, Garrett Park, MD 20896 or by calling (301) 946-2553.

Financial Aid for Graduate & Professional Education (1993), by Patricia McWade, is a 14-page pamphlet which provides a comprehensive overview of the topic. How and when to apply, determining financial need, types of aid available, aid for special groups (although not much on disability), debt management, and consolidation are some of the topics covered. Contact information about related resources is included. Available by prepaying $2.35 + $1.00 s/h to Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123. (800) 338-3282.

Financing Graduate School (1993), by Patricia McWade, answers the most frequently asked questions about financial aid for graduate school. Topics include aid eligibility, loan jargon, and information on tax laws pertaining to student loans. Available by prepaying $15.95 + $5.75 s/h to Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123. (800) 338-3282.

Grants for Graduate & Postdoctoral Study (1995), fourth edition, lists and fully describes a

diverse collection of over 1,400 scholarships and grants usable at the graduate level for the study of nearly every discipline. This well-indexed guide provides practical tips as well as specific details about each award. Available in libraries or may be ordered by prepaying $89.95 + $9.75 s/h from Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123. (800) 338-3282.

January 1997. Updated by Daniel Gardner and Rhona C. Hartman from material prepared previously by HEATH. Assistance from the staff of the National Association of Student Financial Aid Administrators is gratefully appreciated.

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PRE-COLLEGE FINANCIAL AID CHECKLIST

During the Junior year of High School

- ☐ Explore college profiles and programs. If possible, visit the colleges that most interest you.
- ☐ Investigate financial aid opportunities with your high school counselor.
- ☐ Write to college(s) of your choice for application and financial aid information.
- ☐ Begin the application process with Vocational Rehabilitation and/or Social Security.
- ☐ If you are involved in Special Education services at your high school, be sure that your Individual Transition Plan (ITP) includes your academic and vocational goals.
- ☐ Collect information and document expenses for completing the financial aid forms.

By the Senior year of High School

- ☐ Obtain the FAFSA from your high school counselor. Using the most accurate income tax information possible, complete the form.
- ☐ Mail the financial aid form as soon as possible after January 1, since forms postmarked before then do not count. (Be sure to check the application deadline for each school to which you plan to apply.)
- ☐ Complete and return to the college(s) all application materials and any financial aid documents requested by the college by the date indicated by the school (usually February/March).
- ☐ Keep track of the date on which you sent in each form. You should receive a Student Aid Report (SAR) within four weeks. If you have not received any response within four weeks, call the Student Aid center at the number listed on the FAFSA.
- ☐ When the SAR arrives, contact the financial aid offices of the colleges on your list to see if they need a copy of it.
- ☐ Keep in touch with the college financial aid offices during the course of the application process to verify that they have received your application data and that they are processing your aid package.
- ☐ If you are a VR client, be sure that your counselor is in touch with the financial aid offices at the colleges(s) on your list. Be on time and accurate in filling out the application forms. If possible, have a third party read them and check for accuracy. Keep at least one photocopy of each completed form for your own record in case problems arise.

The HEATH Resource Center, a program of the American Council on Education, is a clearinghouse which operates under a Congressional legislative mandate to collect and disseminate information nationally about disability issues in postsecondary education. Funding from the United States Department of Education enables HEATH to increase the flow of information about educational support services, policies, and procedures related to educating or training people with disabilities after they have left high school.

The HEATH Resource Center is designed to:

- identify and describe educational training opportunities;
- promote accommodations which enable full participation by people with disabilities in regular, as well as specialized, postsecondary programs; and
- recommend strategies which encourage participation in the least restrictive and most productive environment possible for each individual.

To accomplish these goals, HEATH has an extensive publication program, a consultation telephone service, and professional staff who participate in a strong network of colleagues across the country.

HEATH Publications / Price List and Order Form 1997

The HEATH Resource Center operates the national clearinghouse on postsecondary education for individuals with disabilities. Support from the U.S. Department of Education enables the Center, a program of the American Council on Education, to serve as an information exchange on educational support services; policies and procedures; adaptations; and opportunities at American campuses, vocational-technical schools, adult education programs, independent living centers, and other postsecondary training entities. This information assists people with disabilities in developing their full potential through postsecondary education and training.

- Single copies of printed materials are available for the cost recovery prices listed below. Note the discounted rate for All Resource Papers or All Reprints.
- Duplication of HEATH materials is encouraged and no further permission is necessary.
- To determine bulk rate prices for multiple copies of printed materials, contact HEATH at:
  telephone: 202/939-9320 (V/TTY)
  fax: 202/833-4760
  e-mail: heath@ace.nche.edu
- Those who do not need materials in print may access them directly from the following gopher site:
  gopher://bobcat-ace.nche.edu

Please mail Order Form and payment to:

HEATH/American Council on Education
Department 36
Washington, DC 20055-0036

Resource Papers

$2 each - All 16 for $25

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__(AHI) Head Injury Survivor on Campus
__(BVI) Students Who Are Blind or Visually Impaired
__(CPP) Career Planning and Employment Strategies
__(DB) Students Who Are Deaf/Blind on Campus
__(DHH) Students Who Are Deaf or Hard of Hearing
__(DL) Adults with Disabilities and Distance Learning
__(ESLD) Educational Software for Students w/LD
__(FA) Financial Aid for Students w/Disabilities
__(GR) Getting Ready for College: Advising Students w/LD
__(LD) LD Adults in Postsecondary Education
__(MSP) Measuring Student Progress in the Classroom
__(MTM) Make the Most of Your Opportunities
__(OSN) Young Adults w/LD & Other Special Needs
__(PSY) Adults w/Psychiatric Disabilities on Campus
__(PVR) Vocational Rehabilitation Services
__(SAS) Strategies for Advising Students w/Disabilities

Newsletter Article Reprints

$1 each - All 15 for $10

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__(ADD) Adults w/Attention Deficit Disorder
__(AHS) After High School, What's Next?
__(CC) Comm. Colleges & Students w/Disabilities
__(CD) Career Development
__(CTD) Computers, Tech. & People w/Disabilities
__(EDL) Disability Law/Emerging Issues
__(FAC) Facts You Can Use or "Stat Pack"
__(GTM) Get the Most Out of College: Mobility Limitations
__(LDHA) LD Among High Achieving Students
__(LS) Students w/Disabilities and Law School
__(MCS) Students w/Multiple Chemical Sensitivity
__(OAML) Options & Accommodations in Math & Foreign Language
__(RS) Rural Students w/Disabilities
__(SCS) Student Consumer Speaks Up
__(SA) Substance Abuse Among Students w/Disabilities

Information from HEATH (Newsletter) No Charge (Future publication of Information from HEATH depends on available funds.) _____

Other Publications (Prices for each item listed below.)

	PRICE	QTY	TOTAL
__(BRO) **ADA and Section 504 – The Law and Its Impact on Postsecondary Institutions** (two brochures, in color) ***Sets of 5 (10 brochures) for $3.***	$3	_____	$_____
__(CAC) **How to Choose a College - Guide for the Student with a Disability** (16-page booklet with pictures and text) ***$1 each.***	$1	_____	$_____
__(CFD) **College Freshmen with Disabilities: A Triennial Statistical Profile - 1995** (book of text, tables, and figures) ***$15 each.***	$15	_____	$_____
__(RD) **HEATH National Resource Directory on Postsecondary Education and Disability - 1996** (64-page annotated listing of 190 organizations) ***$5 each.***	$5	_____	$_____

Alternate Media (Prices as listed for each item above.)

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JANUARY 1997